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Co-founder of Economy.com, Inc. Directs research and consulting activities; regularly consults with clients on economic outlook. Frequent presenter at industry conferences, has testified before Congress and other government agencies. Widely quoted in financial media, including The Wall Street Journal, Financial Times, The New York Times, Business Week, Barron's, Fortune, Money, USA Today, Newsweek, and Time. Has appeared on The BBC, Wall Street Week, ABC's World News Tonight, CBS Evening News, NBC Nightly News, CNN, NewsHour with Jim Lehrer, and NPR and Marketplace. Ph.D., Economics, University of Pennsylvania. B.S., Economics, Wharton School at the University of Pennsylvania. Dissertation conducted at University of Pennsylvania, under the direction of Professors Gerry Adams and Lawrence Klein (Nobel laureate in Economics).